

In re:
William R. Troutman
Abigail C. Troutman
Debtors

Case No. 19-16123-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 18, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William R. Troutman, Abigail C. Troutman, 238 Shamrock Drive, Mount Joy, PA 17552-9734
14397064	+ Carmax, 1457 Mainheim Pike, Lancaster, PA 17601-3147
14405117	Flagstar Bank, FSB, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14397067	+ Flagstar Mortgage, PO Box 660263, Dallas, TX 75266-0263

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 19 2024 00:03:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 19 2024 00:04:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14397062	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 19 2024 00:03:00	Bank of Amercia, PO Box 15026, Wilmington, DE 19850-5026
14413945	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 19 2024 00:04:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14397063	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 19 2024 00:08:16	Capital One, PO Box 85015, Richmond, VA 23285
14401555	Email/Text: CAF_Bankruptcy_Department@carmax.com	Oct 19 2024 00:03:00	CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144
14421534	Email/PDF: bncnotices@becket-lee.com	Oct 19 2024 00:21:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14397066	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2024 00:22:52	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
14397068	Email/Text: collecadminbankruptcy@fnni.com	Oct 19 2024 00:03:00	FNB of Omaha, PO Box 3412, Omaha, NE 68103
14412640	Email/Text: collecadminbankruptcy@fnni.com	Oct 19 2024 00:03:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14435751	Email/Text: cashiering-administrationservices@flagstar.com	Oct 19 2024 00:04:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098
14397069	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 19 2024 00:07:40	Gap/Synchrony, PO Box 965003, Orlando, FL 32896-5003
14433684	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 19 2024 00:04:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14397065	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 19 2024 00:22:22	Chase, PO Box 15153, Wilmington, DE 19886

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14409026	+ Email/Text: RASEBN@raslg.com	Oct 19 2024 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14397070	Email/Text: PBNCNotifications@peritusservices.com	Oct 19 2024 00:03:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
14430435	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2024 00:04:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14427037	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 19 2024 00:07:41	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14436065	^ MEBN	Oct 19 2024 00:01:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14794439	+ Email/PDF: ebn_ais@aisinfo.com	Oct 19 2024 00:07:41	Synchrony Bank, AIS InfoSource,LP, 4515 N.Santa Fe, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank FSB bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor Flagstar Bank FSB wbecf@brockandscott.com, mario.hanyon@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
THOMAS W. FLECKENSTEIN	on behalf of Debtor William R. Troutman Tom@TomFleckenstein.com
THOMAS W. FLECKENSTEIN	on behalf of Joint Debtor Abigail C. Troutman Tom@TomFleckenstein.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
William R. Troutman)	Case No. 19-16123-pmm
)	
Abigail C. Troutman)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 18, 2024

For The Court

Timothy B. McGrath
Clerk of Court